

Are FREE Trial Offers Really FREE?

Your mom or dad probably used to tell you “If it sounds too good to be true, it probably is”, right? Well, listen to them. “Free Trial Offers” are NOT FREE! In fact they could cost you more than FOUR TIMES AS MUCH as it should cost.

Be aware - you will be signed up for a subscription. Yes, they say they just charge you for shipping. If that were so, it wouldn't be bad. But in reality, **they just want your credit card number and will bill you every month** for a subscription you didn't realize you signed up for. They bury the fine print in their terms and conditions. All costs are hidden in the “terms” that many people don't read. **Make sure you read the fine print!**

In addition, you may spend hours trying to cancel this subscription. There will either be no one to contact to return the product, or they will say you have to call their customer service number to get return authorization. When you do, you are put on hold and shuffled between different people until you give up. Don't believe it? Before you purchase, call or email them and say you did not sign up for a subscription and please stop sending the product. You will probably get the runaround.

UECU is seeing an increase in web-based purchase disputes directly related to “Free Trial Offers”. These offers imply you only have to pay small shipping and handling fees.

BE AWARE. If you don't read the fine print and follow the proper cancellation procedure your credit/debit card could be billed for the entire product, continued shipments and monthly charges. Frequently other products are “bundled” within the offer. You must deselect the checkbox (it is checked by default). If you do not deselect the checkbox you will have agreed to the subscription of additional products and additional charges to your credit or debit card.

PROTECT YOURSELF. Always read the fine print before providing your credit or debit card information.